

Bank Statement Reading Worksheet

Study the sample bank statement below, then answer the questions. Print this page (Ctrl+P) or save as PDF.

Last updated March 2026

Sample Bank Statement

PRACTICE ONLY - NOT A REAL FINANCIAL DOCUMENT

Practice Bank of Anytown

123 Main Street, Anytown, USA 10001

Statement Period

March 1 – March 31, 2026

ACCOUNT HOLDER
Alex Johnson

ACCOUNT NUMBER
****7890

ACCOUNT TYPE
Personal Checking

ROUTING NUMBER
999999999

BEGINNING BALANCE \$1,250.00	TOTAL DEPOSITS +\$2,800.00	TOTAL WITHDRAWALS -\$2,437.50	ENDING BALANCE \$1,612.50
---------------------------------	-------------------------------	----------------------------------	------------------------------

Date	Description	Debit (-)	Credit (+)	Balance
03/01	Beginning Balance			\$1,250.00
03/01	Direct Deposit - Employer Inc.		\$1,400.00	\$2,650.00
03/02	ACH Payment - Pine St. Properties (Rent)	\$950.00		\$1,700.00
03/05	Debit Card - FreshMart Grocery	\$67.43		\$1,632.57
03/07	Debit Card - City Gas Station	\$42.00		\$1,590.57
03/08	Online Transfer to Savings	\$200.00		\$1,390.57
03/10	ACH Payment - City Electric Co.	\$85.20		\$1,305.37
03/12	Debit Card - FreshMart Grocery	\$54.80		\$1,250.57
03/14	Debit Card - StreamFlix Monthly	\$15.99		\$1,234.58
03/15	Direct Deposit - Employer Inc.		\$1,400.00	\$2,634.58
03/16	Debit Card - PhoneCo Wireless	\$55.00		\$2,579.58
03/18	ATM Withdrawal - Main St. ATM	\$80.00		\$2,499.58
03/20	Debit Card - ValueMart Retail	\$127.35		\$2,372.23
03/22	Online Transfer to Savings	\$200.00		\$2,172.23
03/24	Debit Card - FreshMart Grocery	\$72.15		\$2,100.08
03/25	ACH Payment - Auto Insurance Co.	\$145.00		\$1,955.08
03/27	Debit Card - Quick Bites Restaurant	\$28.58		\$1,926.50
03/28	Out-of-Network ATM Fee	\$3.00		\$1,923.50
03/29	Debit Card - City Gas Station	\$38.00		\$1,885.50
03/30	Online Bill Pay - Internet Provider	\$65.00		\$1,820.50

Date	Description	Debit (-)	Credit (+)	Balance
03/31	Online Transfer to Savings	\$208.00		\$1,612.50

Comprehension Questions

Answer the following questions using the bank statement above.

1. What was the beginning balance on March 1st?

2. What was the ending balance on March 31st?

3. How many deposits (credits) were made during March?

4. How much did Alex spend on groceries in total this month? (Hint: look for "FreshMart Grocery")

5. What was the largest single withdrawal this month? What was it for?

6. How much did Alex transfer to savings during March? Is this more or less than 20% of total income?

7. Find the fee on the statement. What caused it? How could Alex avoid this fee in the future?

8. What is Alex's monthly income (total deposits)? How often does Alex get paid?

9. List all of Alex's fixed expenses (same amount every month) from the statement.

10. If Alex wanted to save more money next month, what expense category would you recommend cutting? Why?

CustomBank · Free printable banking worksheets · custombank.us/resources · Practice document - not a real financial document